

ENC. 2

UNITED STATES BANKRUPTCY COURT
DISTRICT OF SOUTH CAROLINA

In Re:) Bankruptcy Number: 21-02133 -jw
Jeffrey Thomas Owens) Chapter 12
)
)
)
) Debtor(s))
_____)

CHAPTER 12 MONTHLY REPORT

NAME OF DEBTOR(S): Jeffrey T. Owens

CASE NO.: 21-02133 -jw

For Month Ending January 2023

MONTHLY CASH RECEIPTS AND DISBURSEMENTS

(Report on a cash basis, unless you keep financial records on an accrual basis.)

1. CASH RECEIPTS

A. FARM INCOME

MONTH

YEAR TO
DATE

Grain Sales

#bu. _____	Corn at \$ _____	_____	_____
#bu. <u>grain</u>	beans at \$ _____	<u>43,059.82</u>	<u>43,059.82</u>
#bu. _____	tobacco at \$ _____	_____	_____
#bu. _____	milo at \$ _____	_____	_____
#bu. _____	wheat at \$ _____	<u>8,015.41</u>	<u>8,015.41</u>

Livestock Sales

#hd _____	feeder pigs at _____	_____	_____
#hd _____	hogs at \$ _____	_____	_____
per/lb. _____		_____	_____
#hd _____	calves at \$ _____	_____	_____
per/lb. _____		_____	_____
#hd _____	cattle at \$ _____	_____	_____
per/lb. _____		_____	_____
#hd _____	lambs at \$ _____	_____	_____
Eggs _____		_____	_____
Poultry _____		_____	_____

Milk _____	_____	_____
Other _____	_____	_____
_____	_____	_____

Miscellaneous Farm Income

Contract payments - <u>crop insurance</u>	<u>38,307.00</u>	<u>38,307.00</u>
Contract payments	_____	_____
Contract payments	_____	_____
Rent payment	_____	_____
Rent payment	_____	_____
Government payment	_____	_____
PIK and Roll proceeds	_____	_____
Custom farming income	_____	_____
Custom feeding payments	_____	_____
Other farm income	_____	_____
(please specify source)	_____	_____
<u>Duck Club Dues</u>	_____	_____
_____	_____	_____
New loans (specify source)	_____	_____
_____	_____	_____
_____	_____	_____

B. WAGES FROM OUTSIDE WORK

Husband	_____	_____
Wife	_____	_____

C. OTHER RECEIPTS

Social Security	<u>1,620.00</u>	<u>1,620.00</u>
Other:	_____	_____
<u>Loan from JJ Owens Construction Acct</u>	_____	_____
<u>Deposits for Jeff - Cash</u>	_____	_____
_____	_____	_____
Total Cash Receipts	<u>91,002.23</u>	<u>91,002.23</u>

II. EXPENSES PAID

A. HOUSEHOLD (Use more pages if necessary.)

<u>Payee</u>	<u>Date</u>	<u>Amount</u>	<u>Purpose</u>
Medical Expenses		841.30	
ATM cash withdrawals		0.00	
Food / Personal meals		131.15	
Personal shopping		1,255.80	
Payback to Construction Acct		3,700.00	
Personal Groceries		137.16	
Payment on Personal Income Taxes		0.00	

TOTAL

6065.41

B. FARM EXPENSES (Use more pages if necessary.)

<u>Payee</u>	<u>Date</u>	<u>Amount</u>	<u>Purpose</u>
Taxes and licenses		0.00	
Salaries and wages		0.00	
Repairs and maintenance		1,469.61	
Rent and leases		0.00	
Bank charges		28.00	
Fuel		69.96	
Utilities (lights water phone)		3,619.46	
Insurance		2,460.00	
General supplies		0.00	
Machine hire / Labor		0.00	
Fertilizer and chemicals		4,962.65	
Soil Test		520.00	
Dues and Subscriptions		40.00	
Freight		1,500.00	
Small tools		450.00	
Cash Labor		450.00	
TOTAL		<u>15,569.68</u>	

C. TOTAL PAYMENTS MADE TO CHAPTER 12 TRUSTEE 0.00
TOTAL EXPENSES FOR MONTH 21,635.09
CASH PROFIT (LOSS) FOR MONTH 69,367.14
[TOTAL INCOME minus TOTAL EXPENSES]

OTHER NON-CASH LOSSES:

LOSS DUE TO CROP FAILURE OR
DAMAGE \$

LOSS DUE TO DEATH OR DISEASE
OF LIVESTOCK OR POULTRY
\$

III. CASH RECONCILIATION:

Cash and Bank Accounts Balance at
Beginning of Month: \$ 25,041.72
Profit (or Loss) During Month \$ 69,367.14
Cash and Bank Account Balance at
End of Month \$ 94,408.86

IV. EXPENSES CHARGED BUT NOT PAID DURING MONTH (itemized):

<u>Expense</u>	<u>Amount</u>
	\$

I CERTIFY UNDER PENALTY OF PERJURY THAT I HAVE READ THE FOREGOING STATEMENT, AND IT IS TRUE AND CORRECT TO THE BEST OF MY KNOWLEDGE, INFORMATION AND BELIEF.

2/13/2023
DATE


DEBTOR(S) OFFICER OF DEBTOR(S)



First Citizens Bank

Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131



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000000773 FCBTSTM5020123346604 01 000000 001377 003

JEFFREY T OWENS
CHAPTER 12 DIP
OPERATING ACCOUNT
PO BOX 338
JOHNSONVILLE SC 29555-0338



Your Account(s) At A Glance	
Checking Balance	94,132.28+

Statement Period: January 1, 2023 Thru January 31, 2023

Account Number: [REDACTED] 1414



Basic Business Checking

Account Number: [REDACTED] 1414

Enclosures In Statement: 0

Beginning Balance	24,758.64+	Statement Period Days	31
4 Deposits	89,382.23+	Average Ledger Balance	54,174.00+
4 Other Credits	1,688.90+		
16 Checks	14,129.98-		
18 Other Debits	7,567.51-		
Monthly Service Charge	0.00		
Ending Balance	94,132.28+		

Deposits To Your Account

Date	Amount	Date	Amount
01-13	38,307.00	01-23	26,158.70
01-23	8,015.41	01-23	16,901.12

Other Credits To Your Account

Date	Description	Amount
01-03	SSA Treas 310 Xxsoc Sec *****9849A SSA	1,620.00
01-10	Transfer 000000000002021 01-09 ATM 300003 Seq # 61656	15.36
01-10	Walmart.com 702 SW 8th St Bentonville Ar	
01-10	Transfer 000000000002021 01-09 ATM 300003 Seq # 50706	15.40
01-10	Walmart.com 702 SW 8th St Bentonville Ar	
01-10	Transfer 000000000002021 01-09 ATM 300003 Seq # 61477	38.14
01-10	Walmart.com 702 SW 8th St Bentonville Ar	
Total		1,688.90

Checks Paid From Your Account

Check No.	Date	Amount	Check No.	Date	Amount	Check No.	Date	Amount
1459	01-05	152.77	1525*	01-05	180.00	1532	01-26	450.00
1463*	01-05	603.77	1526	01-04	1,625.54	1535*	01-24	340.00
1512*	01-12	350.00	1527	01-12	300.00	1536	01-24	4,962.65
1519*	01-19	926.84	1528	01-10	1,200.00	1539*	01-27	1,731.44
1520	01-03	679.81	1529	01-19	450.00			
1521	01-06	137.16	1531*	01-20	40.00			

*Prior Check Number(s) Not Included or Out of Sequence.



Direct Customer Inquiry Calls To
Personal 1-888-323-4732
Business 1-866-322-4249

Other Debits From Your Account

Date	Description	Amount
01-03	Purchase Visa #2021 01-03 ATM 387422 Seq # 72857 Bp#6946768Pampl 848 N. Pamplico Pamplico SC	69.96
01-03	POS Sig 12/31 Visa #2021 Lake City Shrimper Lake City SC	83.73
01-04	Bcbs Premium Drafts *****7622	150.79
01-09	POS Sig 01/07 Visa #2021 Chalk Couture 844-6736316 Ut	233.00
01-10	POS Sig 01/08 Visa #2021 Shady Rest Family Rest Johnsonville SC	47.42
01-11	Transfer Internet 01-11 Seq # 89053 [REDACTED] 7869	1,200.00
01-17	S C Farm Bureau Scfb Fed *****6965Mb	40.00
01-17	Farmers Tel Coop Tel Bill *****4000	171.12
01-17	Southern Farm Bu Scfb Ins *****7698	2,460.00
01-19	Transfer Internet 01-19 Seq # 57010 [REDACTED] 7869	2,500.00
01-19	Wellcare ACH Debits ****8769	10.70
01-19	Gcwsdoper Utilities *****00 98	36.91
01-19	Gcwsdoper Utilities *****00 98	54.45
01-23	POS Sig 01/21 Visa #2021 Spectrum 855-707-7328 Mo	392.32
01-24	POS Sig 01/23 Visa #2021 Belk.Com 866-235-5443 NC	37.31
01-24	POS Sig 01/23 Visa #2021 Belk.Com 866-235-5443 NC	58.30
01-31	Commercial Advantage Fee Jtownsfarm	15.00
01-31	Paper Statement Fee	6.50
Total		7,567.51

Commercial Advantage Service Charge-Prior Month Activity Summary

Profile	Description	Total Items	Included Items	Charged Items	Item Price	Total Charged
JTOWNSFARM	Commercial Advantage Basic	1	0	1	15.00	15.00
						15.00

Daily Balance Summary

Date	Balance	Date	Balance	Date	Balance
01-03	25,545.14+	01-11	20,083.59+	01-23	101,733.48+
01-04	23,768.81+	01-12	19,433.59+	01-24	96,335.22+
01-05	22,832.27+	01-13	57,740.59+	01-26	95,885.22+
01-06	22,695.11+	01-17	55,069.47+	01-27	94,153.78+
01-09	22,462.11+	01-19	51,090.57+	01-31	94,132.28+
01-10	21,283.59+	01-20	51,050.57+		

Account Number : [REDACTED] 1414



Statement Period: January 1, 2023 Thru January 31, 2023

Account Number : [REDACTED] 1414

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit.

When you make a payment on your account, we may, at our option, delay advancing additional funds from your line of credit in reliance on that payment until we confirm that your payment has been fully and finally collected. If we placed a hold on a credited payment pending our final determination of collectability, the "Available Credit" amount on the front page of this statement will **not** reflect this payment and funds in the amount of the hold will **not** be available to you for subsequent advances until we confirm that your payment has been fully and finally collected.

Interest Charge.

The term "Interest Charge" on your statement has the same meaning as the term "Finance Charge" that may appear in your revolving line of credit documents.



Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

JEFFREY T OWENS
CHAPTER 12 DIP
OPERATING ACCOUNT
PO BOX 338
JOHNSONVILLE SC 29555-0338



Statement Period: January 1, 2023 Thru January 31, 2023

Account Number: [REDACTED] 1414

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

1459

DATE 1/3/23
\$152.77

PAY TO THE ORDER OF *Dee by Truck*
One Hundred Fifty Two and 77/100

MEMO *Parts*

001459 [REDACTED] 444*

Chk# 1459 \$152.77

001463

Charge To: 1400310000035396840355 87IWC20FLH30V7 01/05/23 01093001879

Pay to the order of: MAL-PAAT STORES \$603.77

616 HUNDRED THREE AND 77/100 DOLLARS

ABA 05390641 Account 009162161414 Pre-Authorized Payment

001463 [REDACTED] 444* [REDACTED] 70000060377*

Chk# 1463 \$603.77

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

1512

DATE 12/18/22
\$350.00

PAY TO THE ORDER OF MARSHALL CRIBB

MEMO MARSHALL CRIBB

*** Three hundred fifty and 00/100 DOLLARS

001512 [REDACTED] 444*

Chk# 1512 \$350.00

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

1519

DATE 1/17/23
\$926.84

PAY TO THE ORDER OF *Pee Dee Hardware*
Nine Hundred Twenty Six and 84/100

MEMO *Pipe*

001519 [REDACTED] 444*

Chk# 1519 \$926.84

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

1520

DATE 1/1/23
\$679.81

PAY TO THE ORDER OF *Stacy Pharmacy*
Six Hundred Seventy Nine and 81/100

MEMO *med*

001520 [REDACTED] 444*

Chk# 1520 \$679.81

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

1521

DATE 1/12/23
\$137.16

PAY TO THE ORDER OF *Coway Food Mart*
One Hundred Thirty Seven and 16/100

MEMO *meat*

001521 [REDACTED] 444*

Chk# 1521 \$137.16

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

1525

DATE 12/28/22
\$180.00

PAY TO THE ORDER OF CASH

MEMO CASH

*** one hundred eighty and 00/100 DOLLARS

001525 [REDACTED] 444*

Chk# 1525 \$180.00

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

1526

DATE 1-3-23
\$1,625.54

PAY TO THE ORDER OF *Santee Electric Cooperative, Inc.*
One thousand six hundred twenty five and 54/100

MEMO *Stacy 85005956*

001526 [REDACTED] 444*

Chk# 1526 \$1,625.54

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

1527

DATE 1/11/23
\$300.00

PAY TO THE ORDER OF *Capital Storage*
Three Hundred and 00/100

MEMO *new Cart*

001527 [REDACTED] 444*

Chk# 1527 \$300.00

JEFFREY T. OWENS
504 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

1528

DATE 01/04/23
\$1,200.00

PAY TO THE ORDER OF SHERWOOD TRUCKING CO INC

MEMO SHERWOOD TRUCKING CO INC
8040 ELINA ROAD
YURBVILLE, SC 29182
tweight wheatlin 7817

*** one thousand two hundred and 00/100 DOLLARS

001528 [REDACTED] 444*

Chk# 1528 \$1,200.00



Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131

JEFFREY T OWENS
CHAPTER 12 DIP
OPERATING ACCOUNT
PO BOX 338
JOHNSONVILLE SC 29555-0338

Statement Period: January 1, 2023 Thru January 31, 2023

Account Number: [REDACTED] 1414

JEFFREY T. OWENS
554 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

DATE 1/10/23

PAY TO THE ORDER OF *Cash*

\$ 450.00

Four Hundred Fifty and 00/100

MEMO

1529

1001529 105390 [REDACTED] 1116

chk# 1529 \$450.00

JEFFREY T. OWENS
554 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

DATE 01/17/23

PAY TO THE ORDER OF BO TANNER COMPUTER REPAIRS

\$ 40.00

forty and 00/100 DOLLARS

MEMO

1531

1001531 1053906 [REDACTED] 1116

chk# 1531 \$40.00

JEFFREY T. OWENS
554 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

DATE 01/20/23

PAY TO THE ORDER OF CASH

\$ 450.00

four hundred fifty and 00/100 DOLLARS

MEMO HEARGE ROW

1532

1001532 1053 [REDACTED] 1116

chk# 1532 \$450.00

JEFFREY T. OWENS
554 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

DATE 1/24/23

PAY TO THE ORDER OF *Netview*

\$ 340.00

Three Hundred Forty and 00/100

MEMO *Sal Tool*

1535

1001535 1053906 [REDACTED] 1116

chk# 1535 \$340.00

JEFFREY T. OWENS
554 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

DATE 1/24/23

PAY TO THE ORDER OF *Netview*

\$ 4,962.65

Four Thousand Nine Hundred Sixty Two and 65/100

MEMO *Chubb # 4912 3089
4913 28039*

1536

1001536 105390 [REDACTED] 1116

chk# 1536 \$4,962.65

JEFFREY T. OWENS
554 STEPHEN DRIVE
HEMLOCKWAY, SC 29554-0554
OPERATING ACCOUNT

DATE 01/26/23

PAY TO THE ORDER OF SANTEE ELECTRIC COOP

\$ 1,731.44

one thousand seven hundred thirty one and 44/100 DOLLARS

MEMO SANTEE ELECTRIC COOP.
P.O. BOX 548
KINGSTREE, SOUTH CAROLINA 29556-0548
ELECTRIC COOP # 8305956

1539

1001539 10539 [REDACTED] 1116

chk# 1539 \$1,731.44



First Citizens Bank

Central Bank Operations - DAC02
P.O. Box 27131
Raleigh, NC 27611-7131



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000003515 FCBTZE020123346645 01 000000 073028 002

JEFFREY T OWENS
CHAPTER 12 DIP
TAX ACCOUNT
PO BOX 338
JOHNSONVILLE SC 29555-0338



Your Account(s) At A Glance	
Checking Balance	276.58+

Statement Period: January 1, 2023 Thru January 31, 2023

Account Number: [REDACTED] 430



Basic Business Checking

Account Number [REDACTED] 430

Enclosures In Statement: 0

Beginning Balance	283.08+	Statement Period Days	31
0 Deposits	0.00	Average Ledger Balance	283.00+
0 Other Credits	0.00		
0 Checks	0.00		
1 Other Debits	6.50-		
Monthly Service Charge	0.00		
Ending Balance	276.58+		

Other Debits From Your Account

Date	Description	Amount
01-31	Paper Statement Fee	6.50
	Total	6.50

Daily Balance Summary

Date	Balance
01-31	276.58+

00003515 07029 0001-0002 DCBATES020123346668 00 L 00073028



Direct Customer Inquiry Calls To
Personal 1-888-323-4732
Business 1-866-322-4249

430



First Citizens Bank



Statement Period: January 1, 2023 Thru January 31, 2023

Account Number : [REDACTED] 430

In Case of Errors or Questions About Your Electronic Transfers (Consumer Accounts Only).

If you think your statement or receipt is wrong or if you need more information about a transfer on a statement or receipt, telephone or write us as soon as you can at the telephone number or address which appears on page one of your statement. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared. You must: (1) tell us your name and account number; (2) describe the error or the transfer you are unsure about (including the date it occurred), and explain as clearly as you can why you believe it is in error or why you need more information; and (3) tell us the dollar amount of the suspected error. We will investigate your complaint and correct any error promptly. We may take up to 45 days to complete our investigation (90 days for transfers initiated outside the U.S. or resulting from point-of-sale debit-card transactions). If we take more than 10 business days (5 days for certain Visa® Check Card transactions; 20 days for certain new accounts), we will recredit your account for the amount you think is in error, so that you will have the use of the money during the time it takes to complete our investigation.

Credit Limit.

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Interest Charge.

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00003515 07030 0002-0002 DCBTEST020123346668 001.00073028